

<i>SERFF Tracking Number:</i>	<i>LTCG-126317278</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43598</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Genworth Group Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>Genworth Kit Amendment Filing/GWKITAMENDAR</i>		

Filing at a Glance

Company: Genworth Life Insurance Company		
Product Name: Genworth Group Long Term Care Insurance	SERFF Tr Num: LTCG-126317278	State: Arkansas
TOI: LTC03G Group Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 43598
Sub-TOI: LTC03G.001 Qualified	Co Tr Num:	State Status: Closed
Filing Type: Advertisement	Author: Timothy Cassidy	Reviewer(s): Marie Bennett
	Date Submitted: 09/24/2009	Disposition Date: 10/05/2009
		Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Genworth Kit Amendment Filing	Status of Filing in Domicile: Pending
Project Number: GWKITAMENDAR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: The filing is pending with Delaware, Genworth's state of domicile.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer, Association, Trust, Other
Filing Status Changed: 10/05/2009	Explanation for Other Group Market Type: Labor Unions
Deemer Date:	State Status Changed: 10/05/2009
Submitted By: Timothy Cassidy	Created By: Timothy Cassidy
Filing Description:	Corresponding Filing Tracking Number:
Please see attached cover letter.	

Company and Contact

Filing Contact Information

Timothy Cassidy, Compliance Manager	tcassidy@ltcg.com
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SERFF Tracking Number: LTCG-126317278 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 43598
Company Tracking Number:
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Genworth Group Long Term Care Insurance
Project Name/Number: Genworth Kit Amendment Filing/GWKITAMENDAR

5 Commonwealth Road 508-651-8800 [Phone] 24 [Ext]
Suite 2B 508-651-8804 [FAX]
Natick, MA 01760

Filing Company Information

(This filing was made by a third party - longtermcaregroup)

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6620 West Broad Street	Group Code: 350	Company Type: Life, Health & Annuity
Building 4	Group Name:	State ID Number:
Richmond, VA 23230	FEIN Number: 91-6027719	
(804) 922-5085 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	The total fee is \$25 (\$25 per piece) for the one piece filed
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	09/24/2009	30795905

<i>SERFF Tracking Number:</i>	<i>LTCG-126317278</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
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<i>Project Name/Number:</i>	<i>Genworth Kit Amendment Filing/GWKITAMENDAR</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/05/2009	10/05/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Addendum to Explanation of Variability	Timothy Cassidy	09/24/2009	09/24/2009

<i>SERFF Tracking Number:</i>	<i>LTCG-126317278</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
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Disposition

Disposition Date: 10/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LTCG-126317278	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	43598
Company Tracking Number:			
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Genworth Group Long Term Care Insurance		
Project Name/Number:	Genworth Kit Amendment Filing/GWKITAMENDAR		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Third Party Filer Authorization		Yes
Supporting Document	Cover Letter		Yes
Supporting Document (revised)	Addendum to Explanation of Variability		Yes
Supporting Document	Addendum to Explanation of Variability		Yes
Form	Benefit Eligibility, Limitations and Exclusions		Yes

SERFF Tracking Number: LTCG-126317278 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 43598
Company Tracking Number:
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Genworth Group Long Term Care Insurance
Project Name/Number: Genworth Kit Amendment Filing/GWKITAMENDAR

Amendment Letter

Submitted Date: 09/24/2009

Comments:

Please note that we have replaced the Addendum to the Explanation of Variability that we originally submitted with another version.

Thank you.

Tim Cassidy

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Addendum to Explanation of Variability

Comment:

ADDENDUM 1 - EOVS 46866 Rev et al.pdf

SERFF Tracking Number:	LTCG-126317278	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	43598
Company Tracking Number:			
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Genworth Group Long Term Care Insurance		
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Form Schedule

Lead Form Number: 49177 07/30/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	49177 07/30/09	Advertising	Benefit Eligibility, Limitations and Exclusions	Initial		0.000	49177 080309_File w VAR.pdf

Benefit Eligibility, Limitations and Exclusions

- 2 To understand the benefits and features available to you under this Program [go to www.genworth.com/groupltc (Group ID [XXXX]) and
1 Access code [XXXX]) [or]] call [888.888.8888]. The limitations and exclusions that apply to this coverage are listed below.

Eligibility for Benefits: Your Group Program can reimburse you, up to your plan limits, for the costs of covered long term care services. You qualify for reimbursement when you need assistance with 2 or more everyday activities which include bathing, continence, dressing, eating, toileting, and transferring out of a bed, chair or wheelchair, and the need is expected to last for at least 90 days; or when you need substantial supervision due to a cognitive impairment, such as Alzheimer's disease. A licensed health care professional must confirm your condition. The services must be part of your plan of care from a licensed health care professional.

- 2/3 **Limitations and Exclusions:** As with any insurance program, certain limitations apply. Charges that are not covered include those:
(1) For services: [(a) for which no charge is made; [(b) received outside the United States;] [(c) provided by your immediate family[, except as provided under the Informal Care Benefit;] [(d) provided by the Veteran's Administration or a government facility for which no charge is made;] [(e) for which benefits are payable by a Workers Compensation or occupational disease act or law, or similar act or law;]
or (2) For services required because of: [(a) War or act of war;] [(b) Attempted suicide or self-inflicted injury;] [(c) Participation in a felony, riot or insurrection;] [(d) Alcoholism or drug addiction.]

- 2 Benefits [under the Program coordinate with other [group]] long term care insurance meaning that the sum of all benefits you receive will not exceed the actual charges. And, benefits will not duplicate benefits received under Medicare or another federal, state or other governmental health care programs, except Medicaid.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Third Party Filer Authorization Comments: Attachment: GNW Authorization LTCG Ad File-SIGNED.pdf		
Satisfied - Item: Cover Letter Comments: Attachment: AR Kit Amendment Letter.pdf		
Satisfied - Item: Addendum to Explanation of Variability Comments: Attachment: ADDENDUM 1 - EOV 46866 Rev et al.pdf		



6620 West Broad Street
Building 4
Richmond, VA 23230
www.genworth.com

July 1, 2009

RE: GENWORTH LIFE INSURANCE COMPANY
NAIC# 70025
Authorization for Filing

Dear Commissioner:

Genworth Life Insurance Company again authorized Long Term Care Group, Incorporated (LTCG) to submit Group Long Term Care Insurance filings to state insurance departments on its behalf, effective March 2009.

A handwritten signature in cursive script, appearing to read "Paul J. Loveland".

Paul J. Loveland
Vice President
Genworth Life Insurance Company



Long Term Care Group, Inc.

September 24, 2009

Arkansas Department of Insurance
Advertising Unit

ATTN: Advertising Review

Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025
Group Long Term Care Insurance Advertising Form 49177 07/30/09
and Addendum 1 to the Explanation of Variability for use with
Previously approved advertising under SERFF Filing Number LTCG- 126182461 and
State Filing ID Number 42624

Submitted via SERFF

Dear Sir or Madam:

On behalf of Genworth Life Insurance Company, we at Long Term Care Group, Inc. (LTCG) submit, for the Department's approval, the referenced advertising material. A letter from Genworth Life authorizing LTCG to file on its behalf is included in the filing.

This material will be used for Genworth Life's group long term care insurance product under policy form series 7046. The Arkansas Department of Insurance approved this product series on September 13, 2005 and subsequently. This material is intended for use by eligible persons under issued group contracts. Variables in the material account for case/client specific information and plan design, and are bracketed. The Explanation of Variability Matrix describes the intent of the variable material.

Form 49177 07/30/09, Benefit Eligibility, Limitations and Exclusions, is designed for use with advertising that was recently filed with the Department under the referenced filing number. In particular it will be provided along with any of the following advertising forms:

Form Number	Title
46872 06/01/09	Rate Quote Letter – PPR
46873 06/01/09	Rate Quote Letter – ACC
47979 06/01/09	Sample Rate Quote Letter – PPR
47980 06/01/09	Sample Rate Quote Letter -- ACC
46870 06/01/09	Plan Today LTC Booklet – PPR
46871 06/01/09	Plan Today LTC Booklet – ACC

Addendum 1 to the Explanation of Variability (EOV) includes the explanation of the bracketed variables in this form.

The Addendum also includes additional variability for the previously submitted advertising. The additional requested variability occurs within the previously filed bracketing, and is used for the following purposes:

1. Alternative language for group clients who do not consider their Group Long Term Care Insurance Programs to be subject to ERISA. Reflected in the Addendum are changes to the tag line on the advertising and plan titles as they occur throughout the various advertising.
2. Use of the word "Voluntary" when referring to the program under a non-ERISA plan.
3. Variability for the website address to permit a different URL if that is necessary for a specific case.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any issues as they are identified.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@LTCG.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy P. Cassidy", with a stylized flourish at the end.

Timothy P. Cassidy
Compliance Manager

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al
ADMINISTRATOR: 1 = Case Specific; 2 = In or Out Text; 3 = Substitute Text

Form	Title	Variable Text [***]	Explanation	Var Type
46866 06/01/09 Program Announcement - PPR		[Group Name]	Insert group name or A Group or A [Group Name]	1 3
		[new]	Insert if this is a new offering for the group; replace with or add voluntary if non-ERISA plan.	2 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46869 06/01/09 Program Announcement - ACC		[Group Name]	Insert group name or A Group or A [Group Name]	1
		[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46872 06/01/09 Rate Quote Letter - PPR		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46873 06/01/09 Rate Quote Letter - ACC		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
47979 06/01/09 Sample Rate Quote Letter - PPR		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
47980 06/01/09 Sample Rate Quote Letter - ACC		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46870 06/01/09 Plan Today LTC Booklet - PPR		[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
		[[The] Group Name's/the]	Insert group name or this or this voluntary	2 1 3
		[The [Group Name]/This]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/group,use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

ADMINISTRATOR: 1 = Case Specific; 2 = In or Out Text; 3 = Substitute Text

46871 06/01/09 Plan Today LTC Booklet - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[[The] Group Name's/the]	Insert group name or this or this voluntary	2 1 3
	[The [Group Name]/This]	Insert group name or this or this voluntary	1 3
	[• Go to www.genworth.com/group,use Group ID [XXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46874 06/01/09 Program Reminder - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name]	Insert group name or Voluntary	1 3
	[Go to: www.genworth.com/grouplrc Use Group ID:[XXXX] and Access Code [XXXX] iGet the facts fast iGet a quote [iEnroll online]	In or out depending on whether group has a web site/ Insert group ID and Access Code, and url address	2 1
46893 06/01/09 Program Reminder - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name]	Insert group name or Voluntary	1 3
	[Go to: www.genworth.com/grouplrc Use Group ID:[XXXX] and Access Code [XXXX] iGet the facts fast iGet a quote [iEnroll online]	In or out depending on whether group has a web site/ Insert group ID and Access Code, and url address	2 1
46880A 06/01/09 Poster w/photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46880B 06/01/09 Poster w/o photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46881A 06/01/09 Poster w/photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46881B 06/01/09 Poster w/o photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46884A 06/01/09 Table Tent w/photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46884B 06/01/09 Table Tent w/o photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
46885A 06/01/09 Table Tent w/photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

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46885B 06/01/09	Table Tent w/o photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
		[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
		[Group Name/Logo]	Insert group or Genworth Life name/logo or none	2 3
46951 06/01/09	Cover Letter LTC Booklet - PPR	[Group Name]	Insert group name or voluntary	1 3
		[Group Name]	Insert group name or Genworth Life	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46959 06/01/09	Cover Letter LTC Booklet -ACC	[Group Name]	Insert group name or voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46883 06/01/09	E-mail Announcement - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3
		[Group Name]	Insert group name	1
		[new]	In or out, substitute or add voluntary	2 3
		[To see what this could mean for you Go to: www.genworth.com/groupltc Use Group ID:[XXXX] and Access Code [XXXX]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46898 06/01/09	E-mail Announcement - ACC	[Group Name/Logo]	Insert group or Genworth Life name logo or none	1 3
		[now]	Insert if new enrollment	2
		[Group Name]	Insert group or Genworth Life name or none	1 3
		[new]	In or out, substitute or add voluntary	2 3
		[To see what this could mean for you, go to: www.genworth.com/groupltc Use Group ID:[XXXX] and Access Code [XXXX] • Learn more • Get a quote [Enroll online]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46882 06/01/09	E-mail Reminder - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3
46897 06/01/09	E-mail Reminder - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

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Benefit Eligibility, Limitations and
49177 07/30/09 Exclusions

Reference to website	[go to www.genworth.com/groupltc (Group ID [XXXX] and (Group ID [XXXX] and Access code [XXXX]) [or]]	In or out, depending on whether website is available, and URL may vary	2	1
Reference to web access	call [888.888.8888]	ID, Access Code and Phone number may vary by group		1
	[(a) for which no charge is made; [(b) received outside the United States;] [(c) provided by your immediate family[, except as provided under the Informal Care Benefit];] [(d) provided by the Veteran's Administration or a government facility for which no charge is made;] [(e) for which benefits are payable by a Workers Compensation or occupational disease act or law, or similar act or law;.] or (2) For services required because of: [(a) War or act of war]; [(b) Attempted suicide or self-inflicted injury]; [(c) Participation in a felony, riot or insurrection]; [(d) Alcoholism or drug addiction.]	Exclusions shown may be deleted or replaced by situs state approved language if applicable to the group.		
Limitations and Exclusions	Benefits [under the Program coordinate with other [group] long term care insurance meaning that the sum of all benefits you receive will not exceed the actual charges. And, benefits] will not duplicate benefits received under Medicare or another federal, state or other governmental health care programs, except Medicaid.	Reference to coordination provisions may be deleted depending on the group. Reference to group may also be deleted. Both are based on the specifics of the not issued group policy	2	3
Coordination of Benefits				2

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<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Genworth Group Long Term Care Insurance</i>		
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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/24/2009	Supporting Addendum to Explanation of Document Variability		09/24/2009	ADDENDUM 1 - EOV 46866 et al.pdf (Superceded)

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al
ADMINISTRATOR: 1 = Case Specific; 2 = In or Out Text; 3 = Substitute Text

Form	Title	Variable Text [***]	Explanation	Var Type
46866 06/01/09 Program Announcement - PPR		[Group Name]	Insert group name or A Group or A [Group Name]	1 3
		[new]	Insert if this is a new offering for the group; replace with or add voluntary if non-ERISA plan.	2 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46869 06/01/09 Program Announcement - ACC		[Group Name]	Insert group name or A Group or A [Group Name]	1
		[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46872 06/01/09 Rate Quote Letter - PPR		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46873 06/01/09 Rate Quote Letter - ACC		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
47979 06/01/09 Sample Rate Quote Letter - PPR		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
47980 06/01/09 Sample Rate Quote Letter - ACC		[Group Name/this]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46870 06/01/09 Plan Today LTC Booklet - PPR		[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
		[[The] Group Name's/the]	Insert group name or this or this voluntary	2 1 3
		[The [Group Name]/This]	Insert group name or this or this voluntary	1 3
		[• Go to www.genworth.com/group,use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

ADMINISTRATOR: 1 = Case Specific; 2 = In or Out Text; 3 = Substitute Text

46871 06/01/09 Plan Today LTC Booklet - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[[The] Group Name's/the]	Insert group name or this or this voluntary	2 1 3
	[The [Group Name]/This]	Insert group name or this or this voluntary	1 3
	[• Go to www.genworth.com/group,use Group ID [XXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46874 06/01/09 Program Reminder - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name]	Insert group name or Voluntary	1 3
	[Go to: www.genworth.com/grouplrc Use Group ID:[XXXX] and Access Code [XXXX] iGet the facts fast iGet a quote [iEnroll online]	In or out depending on whether group has a web site/ Insert group ID and Access Code, and url address	2 1
46893 06/01/09 Program Reminder - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name]	Insert group name or Voluntary	1 3
	[Go to: www.genworth.com/grouplrc Use Group ID:[XXXX] and Access Code [XXXX] iGet the facts fast iGet a quote [iEnroll online]	In or out depending on whether group has a web site/ Insert group ID and Access Code, and url address	2 1
46880A 06/01/09 Poster w/photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46880B 06/01/09 Poster w/o photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46881A 06/01/09 Poster w/photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46881B 06/01/09 Poster w/o photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46884A 06/01/09 Table Tent w/photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
46884B 06/01/09 Table Tent w/o photo - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
46885A 06/01/09 Table Tent w/photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
	[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

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46885B 06/01/09	Table Tent w/o photo - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 2 3
		[new]	Insert if this is a new offering for the group; replace with voluntary if non-ERISA plan.	2 3
		[Group Name/Logo]	Insert group or Genworth Life name/logo or none	2 3
46951 06/01/09	Cover Letter LTC Booklet - PPR	[Group Name]	Insert group name or voluntary	1 3
		[Group Name]	Insert group name or Genworth Life	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46959 06/01/09	Cover Letter LTC Booklet -ACC	[Group Name]	Insert group name or voluntary	1 3
		[• Go to www.genworth.com/groupltc to learn more about this Program or to enroll on line. Use Group ID [XXXXXX] and Access code [XXXX], or]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46883 06/01/09	E-mail Announcement - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3
		[Group Name]	Insert group name	1
		[new]	In or out, substitute or add voluntary	2 3
		[To see what this could mean for you Go to: www.genworth.com/groupltc Use Group ID:[XXXX] and Access Code [XXXX]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46898 06/01/09	E-mail Announcement - ACC	[Group Name/Logo]	Insert group or Genworth Life name logo or none	1 3
		[now]	Insert if new enrollment	2
		[Group Name]	Insert group or Genworth Life name or none	1 3
		[new]	In or out, substitute or add voluntary	2 3
		[To see what this could mean for you, go to: www.genworth.com/groupltc Use Group ID:[XXXX] and Access Code [XXXX] • Learn more • Get a quote [Enroll online]	In or out depending on whether group has a web site; insert case specific Group ID and Access Code, and url address	2 1
46882 06/01/09	E-mail Reminder - ACC	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3
46897 06/01/09	E-mail Reminder - PPR	[Group Name/Logo]	Insert group or Genworth Life name/logo or none	1 3

Genworth Life Insurance Company
Addendum 1 - Explanation of Variability -
Forms 46866 06/01/09 et al

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Benefit Eligibility, Limitations and
49177 07/30/09 Exclusions

[go to www.genworth.com/groupltc (Group ID [XXXX] and [XXXX] and (Group ID [XXXX] and Access code [XXXX]) [or]] ID, Access Code and Phone number may vary by call [888.888.8888] group 2 1

[(a) for which no charge is made; [(b) received outside the United States;] [(c) provided by your immediate family[, except as provided under the Informal Care Benefit];] [(d) provided by the Veteran's Administration or a government facility for which no charge is made;] [(e) for which benefits are payable by a Workers Compensation or occupational disease act or law, or similar act or law;.] Exclusions shown may be deleted or replaced by situs state approved language if applicable to the group.

or (2) For services required because of: [(a) War or act of war]; [(b) Attempted suicide or self-inflicted injury]; [(c) Participation in a felony, riot or insurrection]; [(d) Alcoholism or drug addiction.] 1

2 3